

**Information to identify the case:**

Debtor 1	<u>David W. Bates</u>	Social Security number or ITIN	xxx-xx-4798
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marianne K. Bates</u>	Social Security number or ITIN	xxx-xx-4117
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-23123-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David W. Bates

Marianne K. Bates

11/21/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David W. Bates  
 Marianne K. Bates  
 Debtors

Case No. 18-23123-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db/jdb  
 cr +David W. Bates, Marianne K. Bates, 210 Fennel Street, New Alexandria, PA 15670-3002  
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14892846 +CitiFinancial Real Estate, Attn: Bankruptcy Dept., P.O. Box 140609,  
 Irving, TX 75014-0609  
 14892847 +City Of Latrobe, P. O. Box 829, Latrobe, PA 15650-0829  
 14892849 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 14892850 Latrobe Municipal Authority, PO Box 88, Latrobe, PA 15650-0088  
 14892853 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14892855 +PNC Bank, Centralized Customer Assistance Team, MS P5-PCLC-01-E, 2730 Liberty Ave,  
 Pittsburgh, PA 15222-4704  
 14892854 Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 14892858 +SIRIUS XM, 1221 Avenue of the Americas, New York, NY 10020-1001  
 14892862 Window World, PO Box 660553, Dallas, TX 75266-0553

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBCINOTICE1@state.pa.us Nov 22 2018 03:00:43 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14892845 +E-mail/Text: ACF-EBN@acf-inc.com Nov 22 2018 03:00:09 Atlantic Credit & Finance,  
 3353 Orange Ave., Roanoke, VA 24012-6335  
 14892848 +EDI: GMACFS.COM Nov 22 2018 07:48:00 GMAC, PO Box 78369, Phoenix, AZ 85062-8369  
 14892851 EDI: RMSC.COM Nov 22 2018 07:50:00 Lowe's/ Synchrony Bank, P. O. Box 530914,  
 Atlanta, GA 30353-0914  
 14892852 +EDI: RMSC.COM Nov 22 2018 07:50:00 Lowe's/GE Capital Retail Bank, P. O. Box 103104,  
 Roswell, GA 30076-9104  
 14893430 +EDI: PRA.COM Nov 22 2018 07:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14892856 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 22 2018 03:01:10 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14892857 EDI: SEARS.COM Nov 22 2018 07:49:00 Sears Credit Cards, P. O. Box 6283,  
 Sioux Falls, SD 57117-6283  
 14892859 EDI: RMSC.COM Nov 22 2018 07:50:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060,  
 Orlando, FL 32896-5060  
 14892860 +EDI: WFFC.COM Nov 22 2018 07:49:00 Wells Fargo Acceptance, P.O. Box 250,  
 Essington, PA 19029-0250  
 14892861 E-mail/Text: bankruptcy@firstenergycorp.com Nov 22 2018 03:00:58 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2018 at the address(es) listed below:

Anthony M. Moody on behalf of Joint Debtor Marianne K. Bates amoodym@moodylawoffices.com,  
 moodyar81455@notify.bestcase.com  
 Anthony M. Moody on behalf of Debtor David W. Bates amoodym@moodylawoffices.com,  
 moodyar81455@notify.bestcase.com

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Nov 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6